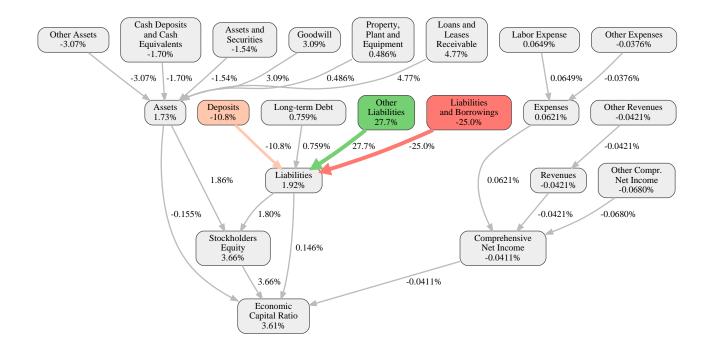


RealRate

STATE BANKS 2014

Columbia Banking System INC Rank 10 of 157









STATE BANKS 2014



Columbia Banking System INC Rank 10 of 157



The relative strengths and weaknesses of Columbia Banking System INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Columbia Banking System INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 28% points. The greatest weakness of Columbia Banking System INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 3.6% points above the market average of 9.2%.

Input Variable	Value in 1000 USD
Assets and Securities	217,289
Cash Deposits and Cash Equivalents	179,561
Deposits	5,959,475
Fees	0
Goodwill	343,952
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,875,024
Loans and Leases Receivable	4,444,842
Long-term Debt	0
Occupancy	0
Other Assets	1,821,206
Other Compr. Net Income	-32,193
Other Expenses	26,994
Other Liabilities	-3,726,166
Other Net Income	87,010
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	154,732

Output Variable	Value in 1000 USD
Liabilities	6,108,333
Assets	7,161,582
Expenses	26,994
Revenues	0
Stockholders Equity	1,053,249
Net Income	60,016
Comprehensive Net Income	27,823
Economic Capital Ratio	13%

